

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

MICHAEL A. DZURKO
AMY L. DZURKO
Debtor(s)

Case No. 19-23105CMB

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/06/2019.
- 2) The plan was confirmed on 09/19/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 02/04/2020, 04/13/2021.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 09/06/2024.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$22,212.00.
- 10) Amount of unsecured claims discharged without full payment: \$60,165.34.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$140,082.76
Less amount refunded to debtor \$1,443.79

NET RECEIPTS: \$138,638.97

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$6,739.00
Court Costs \$0.00
Trustee Expenses & Compensation \$6,885.25
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$13,624.25

Attorney fees paid and disclosed by debtor: \$1,000.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY BANK(*)	Secured	30,669.00	30,552.30	0.00	35,216.62	0.00
ALLY BANK(*)	Secured	NA	0.00	28.40	28.40	0.00
AMERICAN EXPRESS NATIONAL BANK	Unsecured	2,907.00	2,907.30	2,907.30	188.43	0.00
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	9,107.00	9,107.85	9,107.85	590.30	0.00
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	3,261.00	3,330.49	3,330.49	215.86	0.00
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	1,626.00	1,626.69	1,626.69	105.43	0.00
CAPITAL ONE NA**	Unsecured	353.00	391.82	391.82	25.40	0.00
CBCS	Unsecured	1,470.00	NA	NA	0.00	0.00
CITIBANK NA**	Unsecured	2,321.00	2,321.80	2,321.80	150.48	0.00
COMENITY BANK++	Unsecured	1,033.00	NA	NA	0.00	0.00
CREDIT FIRST NA*	Unsecured	1,005.00	1,005.95	1,005.95	65.20	0.00
CREDIT FIRST NA*	Unsecured	1,002.00	1,002.75	1,002.75	64.99	0.00
CREDIT MANAGEMENT COMPANY	Unsecured	2,066.00	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	1,230.00	1,149.84	1,149.84	74.52	0.00
FIRST COMMONWEALTH BANK(*)	Secured	16,435.00	16,542.93	16,542.93	16,542.93	2,194.53
HARLEY DAVIDSON CREDIT CORP*	Secured	15,889.00	0.00	0.00	0.00	0.00
HARLEY DAVIDSON CREDIT CORP*	Unsecured	0.00	6,927.44	6,927.44	448.99	0.00
IC SYSTEM INC++	Unsecured	472.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	3,353.00	3,353.39	3,353.39	217.34	0.00
MIDFIRST BANK SSB*	Secured	132,143.00	131,379.43	0.00	61,354.70	0.00
MIDFIRST BANK SSB*	Secured	0.00	928.58	928.58	928.58	0.00
PAYPAL BUYER CREDIT++	Unsecured	4,003.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,138.00	2,138.27	2,138.27	138.58	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	4,629.00	4,775.69	4,775.69	309.52	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	3,450.00	3,450.53	3,450.53	223.63	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	4,167.00	4,167.59	4,167.59	270.11	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,466.00	1,466.81	1,466.81	95.07	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	0.00	0.00	0.00	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	922.00	982.41	982.41	63.67	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	1,088.00	1,088.70	1,088.70	70.56	0.00
TRANSWORLD SYSTEMS	Unsecured	124.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
TRANSWORLD SYSTEMS	Unsecured	124.00	NA	NA	0.00	0.00
US BANK NA**	Unsecured	2,273.00	1,904.82	1,904.82	123.46	0.00
US DEPARTMENT OF EDUCATION	Unsecured	48,766.00	80,589.83	80,589.83	5,223.23	0.00
US DEPARTMENT OF EDUCATION - N	Unsecured	19,060.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION - N	Unsecured	12,359.00	NA	NA	0.00	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	1,235.00	1,298.93	1,298.93	84.19	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$61,354.70	\$0.00
Mortgage Arrearage	\$928.58	\$928.58	\$0.00
Debt Secured by Vehicle	\$16,571.33	\$51,787.95	\$2,194.53
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$17,499.91	\$114,071.23	\$2,194.53
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$134,988.90	\$8,748.96	\$0.00

Disbursements:

Expenses of Administration	<u>\$13,624.25</u>	
Disbursements to Creditors	<u>\$125,014.72</u>	
TOTAL DISBURSEMENTS :		<u>\$138,638.97</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/20/2024

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.